



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** BOK FINANCIAL CORPORATION

**City/State** TULSA, OK

## Bank Holding Company Information

Federal Reserve District: 10  
 Consolidated Assets (\$000): 46,733,184  
 Peer Group Number: 1 Number in Peer Group: 128  
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**BOK FINANCIAL CORPORATION**  
**1 WILLIAMS CTR**  
  
**TULSA, OK 74172**

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BHC Name

City/State

### Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	48,276,703	42,030,818	35,115,668	32,943,655	
Net income (\$000)	435,030	500,758	445,646	334,644	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.32	2.77	20	2.68	3.01	27	2.83	3.08	27	2.61	2.92	27			
+ Non-interest income	1.63	1.21	74	1.54	1.32	69	1.66	1.31	71	1.99	1.35	78			
- Overhead expense	2.33	2.57	41	2.60	2.69	50	2.81	2.71	63	2.98	2.72	66			
- Provision for credit losses	0.46	0.51	46	0.11	0.15	46	0.03	0.14	16	0	0.16	13			
+ Securities gains (losses)	0.02	0.02	61	0.01	0.01	75	-0.01	0	20	0.01	0.01	74			
+ Other tax equivalent adjustments	0.01	0	94	0.02	0	91	0.01	0	91	0.03	0	91			
= Pretax net operating income (tax equivalent)	1.20	1.04	59	1.54	1.56	46	1.65	1.57	55	1.66	1.43	71			
Net operating income	0.90	0.81	57	1.19	1.19	46	1.27	1.24	51	1.02	0.89	62			
Net income	0.90	0.82	56	1.19	1.19	46	1.27	1.24	50	1.02	0.90	60			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.12	3.55	22	4.19	4.41	32	3.91	4.24	28	3.30	3.80	21			
Interest expense	0.39	0.52	34	1.14	1.08	64	0.77	0.86	45	0.44	0.60	33			
Net interest income (tax equivalent)	2.73	3.01	28	3.06	3.33	31	3.14	3.38	31	2.86	3.19	27			
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.30	0.27	66	0.18	0.21	55	0.18	0.22	54	0.09	0.24	33			
Earnings coverage of net loan and lease losses (X)	11.17	22.91	49	16.50	24.40	54	17.35	21.75	57	32.45	19.67	80			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.69	1.58	65	0.97	0.83	69	0.96	0.90	60	1.35	0.98	83			
Allowance for loan and lease losses / Total loans and leases	1.68	1.55	67	0.96	0.81	68	0.95	0.89	58	1.33	0.96	83			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.12	0.71	86	0.89	0.57	81	0.80	0.61	71	1.14	0.72	85			
30-89 days past due loans and leases / Total loans and leases	0.33	0.39	52	0.31	0.43	42	0.36	0.44	42	0.35	0.47	41			
<b>Liquidity and Funding</b>															
Net noncore funding dependence	15.49	3.20	82	29.51	14.45	85	26.83	16.62	78	24.82	17.03	77			
Net short-term noncore funding dependence	10.10	-4.76	89	27.13	3.38	97	24.50	4.66	94	21.74	4.83	91			
Net loans and leases / Total assets	48.80	61.58	17	51.22	63.77	18	56.42	63.98	23	52.82	62.73	22			
<b>Capitalization</b>															
Tier 1 leverage ratio	8.28	9.13	26	8.41	9.76	13	8.96	9.71	25	9.31	9.53	43			
Holding company equity capital / Total assets	11.27	11.16	51	11.47	12.43	40	11.60	12.22	49	10.79	11.94	37			
Total equity capital (including minority interest) / Total assets	11.32	11.29	51	11.49	12.57	37	11.63	12.27	48	10.86	12.01	34			
Common equity tier 1 capital / Total risk-weighted assets	11.95	12.38	48	11.39	12.17	41	10.92	12.12	36	12.05	12.19	57			
Net loans and leases / Equity capital (X)	4.33	5.58	24	4.46	5.21	31	4.86	5.29	41	4.89	5.27	41			
Cash dividends / Net income	33.20	42.30	38	28.66	33.12	39	28.54	27.31	47	34.68	31.29	49			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
<b>Growth Rates</b>															
Assets	10.42	16.68	33	10.76	9.26	69	17.97	7	88	-2.19	8.28	8			
Equity capital	8.45	6.99	65	9.56	10.49	62	26.80	7.89	88	6.73	10.18	58			
Net loans and leases	5.21	9.07	37	0.55	9.10	15	26.01	7.89	91	-0.46	9.38	13			
Noncore funding	-39.88	-12.18	18	17.42	6.59	76	6.12	10.67	47	14.32	5.59	70			
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	3.89	13.56	29	4.22	13.04	38	4.62	13.37	41	4.14	12.69	42			
Equity investment in subsidiaries / Equity capital	100.17	102.81	37	99.25	103.22	24	100.51	103.10	41	98.04	102.10	25			
Cash from ops + noncash items + op expense / Op expense + dividends	140.10	147.24	57	222.45	190.27	72	286.23	174.91	86	142.81	148.20	55			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	889,721	1,124,636	895,193	700,914		-20.89	65.08
Income from lease financing receivables.....	6,183	6,260	4,517	4,271		-1.23	43.42
Fully taxable income on loans and leases.....	879,355	1,107,280	885,510	697,615		-20.58	67.99
Tax-exempt income on loans and leases.....	16,549	23,616	14,200	7,570		-29.92	-16.55
Estimated tax benefit on income on loans and leases.....	8,642	10,311	7,146	10,370		-16.19	-8.30
Income on loans and leases (tax equivalent).....	904,546	1,141,207	906,856	715,555		-20.74	63.66
Investment interest income (tax equivalent).....	276,368	271,020	215,631	200,177		1.97	41.03
Interest on balances due from depository institutions.....	2,739	11,334	21,871	21,919		-75.83	-50.75
Interest income on other earning assets.....	97,149	121,549	94,503	52,304		-20.07	287.80
Total interest income (tax equivalent).....	1,280,802	1,545,110	1,238,861	989,955		-17.11	64.36
Interest on time deposits of \$250K or more.....	7,190	11,477	8,601	9,622		-37.35	
Interest on time deposits < \$250K.....	21,997	30,531	20,618	15,195		-27.95	
Interest on foreign office deposits.....	0	0					
Interest on other deposits.....	60,809	133,530	66,298	28,986		-54.46	181.11
Interest on other borrowings and trading liabilities.....	59,006	231,951	139,096	69,124		-74.56	315.42
Interest on subordinated debt and mandatory convertible securities.....	11,554	11,590	8,945	8,123		-0.31	126.55
Total interest expense.....	160,556	419,079	243,558	131,050		-61.69	152.95
Net interest income (tax equivalent).....	1,120,246	1,126,031	995,303	858,905		-0.51	56.50
Non-interest income.....	787,313	645,586	581,992	655,186		21.95	24.87
Adjusted operating income (tax equivalent).....	1,907,559	1,771,617	1,577,295	1,514,091		7.67	41.69
Overhead expense.....	1,123,207	1,094,063	986,685	982,527		2.66	27.79
Provision for credit losses.....	222,096	44,205	9,944	510			562.60
Securities gains (losses).....	9,910	5,597	-2,801	4,428		77.06	-3.20
Other tax equivalent adjustments.....	6,015	6,696	4,271	10,962		-10.17	-37.73
Pretax net operating income (tax equivalent).....	580,094	649,236	578,710	546,444		-10.65	27.84
Applicable income taxes.....	128,793	130,183	119,061	182,593		-1.07	-7.60
Tax equivalent adjustments.....	16,230	18,368	13,225	28,166		-11.64	-26.61
Applicable income taxes (tax equivalent).....	145,023	148,551	132,286	210,759		-2.37	-10.20
Minority interest.....	41	-73	778	1,041			-98.89
Net income before discontinued operations, net of minority interest.....	435,030	500,758	445,646	334,644		-13.13	50.76
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	435,030	500,758	445,646	334,644		-13.13	50.76
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	435,071	500,685	446,424	335,685		-13.10	48.86
Investment securities income (tax equivalent).....	276,368	271,020	215,631	200,177		1.97	41.03
US Treasury and agency securities (excluding mortgage-backed securities).....	8	225	699	376		-96.44	0.00
Mortgage-backed securities.....	260,770	253,822	196,388	174,352		2.74	50.93
All other securities.....	15,590	16,973	18,544	25,449		-8.15	-32.74
Cash dividends declared.....	144,437	143,496	127,188	116,041		0.66	25.29
Common.....	144,437	143,496	127,188	116,041		0.66	25.29
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.65	3.27	16	3.68	4	25	3.53	3.87	22	3	3.47	18			
Less: Interest expense .....	0.33	0.48	31	1	0.98	61	0.69	0.79	43	0.40	0.55	34			
Equals: Net interest income (tax equivalent) .....	2.32	2.77	20	2.68	3.01	27	2.83	3.08	27	2.61	2.92	27			
Plus: Non-interest income .....	1.63	1.21	74	1.54	1.32	69	1.66	1.31	71	1.99	1.35	78			
Equals: adjusted operating income (tax equivalent) .....	3.95	4.04	48	4.22	4.41	41	4.49	4.46	51	4.60	4.33	67			
Less: Overhead expense .....	2.33	2.57	41	2.60	2.69	50	2.81	2.71	63	2.98	2.72	66			
Less: Provision for credit losses .....	0.46	0.51	46	0.11	0.15	46	0.03	0.14	16	0	0.16	13			
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities .....	0.02	0.02	61	0.01	0.01	75	-0.01	0	19	0.01	0.01	77			
Plus: other tax equivalent adjustments .....	0.01	0	94	0.02	0	91	0.01	0	91	0.03	0	91			
Equals: Pretax net operating income (tax equivalent) .....	1.20	1.04	59	1.54	1.56	46	1.65	1.57	55	1.66	1.43	71			
Less: Applicable income taxes (tax equivalent) .....	0.30	0.23	69	0.35	0.36	44	0.38	0.33	63	0.64	0.55	64			
Less: Minority interest .....	0	0	80	0	0	3	0	0	81	0	0	78			
Equals: Net operating income .....	0.90	0.81	57	1.19	1.19	46	1.27	1.24	51	1.02	0.89	62			
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income .....	0.90	0.82	56	1.19	1.19	46	1.27	1.24	50	1.02	0.90	60			
Memo: Net income (last four quarters) .....	0.90	0.82	56	1.19	1.19	45	1.27	1.24	50	1.02	0.91	60			
Net income—BHC and noncontrolling (minority) interest .....	0.90	0.83	56	1.19	1.20	46	1.27	1.25	51	1.02	0.91	60			
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	84.95	92.32	2	87.68	91.05	17	90.24	91.48	32	91.11	91.61	42			
Average interest-bearing funds / Average assets .....	75.83	64.06	84	78.92	65.57	88	77.40	65.56	86	80.38	65.75	88			
Interest income (tax equivalent) / Average earning assets .....	3.12	3.55	22	4.19	4.41	32	3.91	4.24	28	3.30	3.80	21			
Interest expense / Average earning assets .....	0.39	0.52	34	1.14	1.08	64	0.77	0.86	45	0.44	0.60	33			
Net interest income (tax equivalent) / Average earning assets .....	2.73	3.01	28	3.06	3.33	31	3.14	3.38	31	2.86	3.19	27			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.84	4.27	24	5.13	5.09	60	4.81	4.95	49	4.11	4.52	26			
Interest-bearing bank balances .....	0.74	0.27	96	2.28	2.04	65	2.03	1.64	82	1.13	1.05	65			
Federal funds sold and reverse repos .....	0.24	0.68	28	1.84	2.44	32	1.67	2.17	20	0.63	1.41	14			
Trading assets .....	2.47	0.60	87	3.15	0.99	84	3.48	1.11	86	2.98	1.11	85			
Total earning assets .....	3.10	3.51	24	4.16	4.36	34	3.88	4.20	27	3.24	3.73	22			
Investment securities (tax equivalent) .....	2.24	2.25	49	2.61	2.76	39	2.42	2.68	28	2.23	2.47	34			
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.14	1.75	25	11.75	2.32	99	2.50	2.05	80	1.68	1.62	54			
Mortgage-backed securities .....	2.13	2.05	55	2.45	2.61	27	2.32	2.50	26	2.10	2.23	40			
All other securities .....	4.96	3.24	89	5.70	4.06	88	4.95	4.20	81	4.66	3.66	78			
Interest-bearing deposits .....	0.29	0.53	21	0.74	1.10	25	0.46	0.81	17	0.26	0.49	22			
Time deposits of \$250K or more .....	0.85	1.42	9	1.51	1.96	17	1.14	1.44	24						
Time deposits < \$250K .....	1.66	1.36	74	2.10	1.82	66	1.51	1.29	63						
Other domestic deposits .....	0.22	0.36	23	0.62	0.93	26	0.36	0.67	17						
Foreign deposits .....		0.42			1.19			0.97			0.51				
Federal funds purchased and repos .....	0.40	0.62	39	1.91	1.86	50	1.06	1.51	36	0.17	0.94	12			
Other borrowed funds and trading liabilities .....	0.80	1.50	18	2.32	2.38	48	1.94	2.28	28	1.11	1.77	14			
All interest-bearing funds .....	0.44	0.74	19	1.26	1.49	34	0.90	1.19	31	0.49	0.82	22			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income	787,313	645,586	581,992	655,186	
Fiduciary activities income	159,794	169,507	175,852	152,821	
Service charges on deposit accounts - domestic	75,450	90,455	90,848	112,075	
Trading revenue	220,297	123,289	41,340	85,013	
Investment banking fees and commissions	43,690	39,771	39,007	43,929	
Insurance activities revenue	12,703	13,861	4,200	1,362	
Venture capital revenue	0	0	0	0	
Net servicing fees	-65,615	-27,859	37,997	33,615	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	109,912	39,001	28,972	45,616	
Other non-interest income	231,082	197,561	163,776	180,755	
Total overhead expenses	1,123,207	1,094,063	986,685	982,527	
Personnel expense	688,474	660,565	583,131	573,408	
Net occupancy expense	112,866	110,515	98,239	86,706	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	20,443	20,618	9,620	6,779	
Other operating expenses	301,424	302,365	295,695	315,634	
Fee income on mutual funds and annuities	1,607	1,305	1,794	1,430	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	3,727,130	3,708,772	3,400,140	3,703,132	
Number of equivalent employees	4,915	5,107	5,230	4,929	
Average personnel expense per employee	140.08	129.35	111.50	116.33	
Average assets per employee	9,822.32	8,230.04	6,714.28	6,683.64	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.20	2.02	26	0.20	2.72	25	0.31	3.08	23	0.22	2.85	22			
Overhead expenses / Net Interest Income + non-interest income	59.20	62.28	41	62.16	61.29	57	62.91	60.88	63	65.64	63.61	61			
<b>Percent of Average Assets</b>															
Total overhead expense	2.33	2.57	41	2.60	2.69	50	2.81	2.71	63	2.98	2.72	66			
Personnel expense	1.43	1.30	62	1.57	1.41	65	1.66	1.44	74	1.74	1.42	81			
Net occupancy expense	0.23	0.26	35	0.26	0.28	44	0.28	0.28	52	0.26	0.29	41			
Other operating expenses	0.67	0.94	27	0.77	0.97	39	0.87	0.97	50	0.98	1	55			
Overhead less non-interest income	0.70	1.25	15	1.07	1.32	28	1.15	1.38	31	0.99	1.34	22			
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	58.88	61.82	41	61.76	60.64	58	62.56	60.37	62	64.89	62.73	63			
Personnel expense	36.09	32.36	70	37.29	32.39	80	36.97	32.51	73	37.87	32.93	75			
Net occupancy expense	5.92	6.58	37	6.24	6.52	44	6.23	6.48	42	5.73	6.70	31			
Other operating expenses	16.87	22.28	25	18.23	21.20	39	19.36	20.90	44	21.29	22.41	47			
Total non-interest income	41.27	28.83	79	36.44	29.23	70	36.90	28.50	72	43.27	31.08	77			
Fiduciary activities income	8.38	2.09	92	9.57	1.97	93	11.15	2.14	94	10.09	2.38	91			
Service charges on domestic deposit accounts	3.96	3.27	63	5.11	3.88	66	5.76	4.15	65	7.40	4.28	86			
Trading revenue	11.55	1.28	94	6.96	1.18	91	2.62	0.85	87	5.61	0.90	91			
Investment banking fees and commissions	2.29	2.46	65	2.24	3.54	60	2.47	3.42	62	2.90	3.62	71			
Insurance activities revenue	0.67	0.41	76	0.78	0.47	78	0.27	0.47	65	0.09	0.55	47			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	-3.44	0.01	2	-1.57	0.28	3	2.41	0.65	89	2.22	0.60	91			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	5.76	3.92	72	2.20	1.86	64	1.84	1.61	65	3.01	1.67	77			
Other non-interest income	12.11	9.65	71	11.15	10.04	68	10.38	9.86	63	11.94	10.77	62			
Overhead less non-interest income	17.61	31.93	16	25.31	31.06	29	25.66	31.46	29	21.62	31.19	18			
Applicable income taxes / Pretax net operating income (tax equivalent)	22.20	18.63	72	20.05	20.56	46	20.57	19.04	59	33.41	32.99	51			
Applicable income tax + TE / Pretax net operating income + TE	25	21.18	79	22.88	23.23	47	22.86	21.56	60	38.57	37.95	50			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	11,730,877	11,035,765	11,303,750	8,755,759		6.30	51.17
Commercial and industrial loans	9,564,736	8,804,574	8,295,938	6,906,076		8.63	44.36
Loans to individuals	398,032	425,128	422,681	448,171		-6.37	-4.94
Loans to depository institutions and acceptances of other banks	8,000	10,042	8,057	8,107		-20.33	10.33
Agricultural loans	5,622	9,976	13,446	24,195		-43.64	-88.14
Other loans and leases	1,536,696	1,643,203	1,759,806	1,226,228		-6.48	11.21
Less: Unearned income	50,371	41,670	38,455	29,940		20.88	83.63
Loans and leases, net of unearned income	23,193,592	21,887,018	21,765,223	17,338,596		5.97	43.05
Less: Allowance for loan and lease losses	388,640	210,759	207,457	230,682		84.40	72.33
Net loans and leases	22,804,952	21,676,259	21,557,766	17,107,914		5.21	42.64
Debt securities that reprice or mature in over 1 year	12,736,789	11,063,824	8,628,066	8,169,066		15.12	35.80
Mutual funds and equity securities	84,015	69,989	36,394	55,085		20.04	44.12
Subtotal	35,625,756	32,810,072	30,222,226	25,332,065		8.58	40.12
Interest-bearing bank balances	321,659	483,666	393,368	1,687,942		-33.50	-84.30
Federal funds sold and reverse repos	17,849	8,693	7,085	8,041		105.33	160.30
Debt securities that reprice or mature within 1 year	552,323	491,318	576,618	577,781		12.42	154.36
Trading assets	5,283,524	2,825,430	2,371,934	1,305,371		87.00	698.67
Total earning assets	41,801,111	36,619,179	33,571,231	28,911,200		14.15	47.40
Non-interest-bearing cash and due from depository institutions	862,269	904,124	946,524	727,503		-4.63	43.33
Premises, fixed assets, and leases	508,208	495,388	286,652	263,501		2.59	91.88
Other real estate owned	25,722	15,019	11,347	10,714		71.26	-15.23
Investment in unconsolidated subsidiaries	290,338	258,690	220,205	203,907		12.23	145.76
Intangible and other assets	3,246,224	4,031,281	3,176,426	2,273,540		-19.47	53.06
Total assets	46,733,184	42,323,681	38,212,385	32,390,365		10.42	48.38
Quarterly average assets	49,934,825	44,077,815	38,609,572	33,478,220		13.29	60.95
Average loans and leases (YTD)	23,554,521	22,254,578	18,866,635	17,390,227		5.84	52.81
<b>Memoranda</b>							
Loans held-for-sale	236,443	177,703	146,971	215,112		33.06	-21.06
Loans not held-for-sale	22,957,149	21,709,315	21,618,252	17,123,484		5.75	44.26
Real estate loans secured by 1-4 family	2,610,350	2,377,140	2,525,329	2,250,801		9.81	17.78
Commercial real estate loans	9,095,576	8,637,157	8,753,545	6,488,919		5.31	64.35
Construction and land development	1,346,650	1,476,728	1,384,404	1,113,666		-8.81	31.80
Multifamily	1,253,930	1,122,504	1,052,563	701,950		11.71	147.09
Nonfarm nonresidential	6,494,996	6,037,925	6,316,578	4,673,303		7.57	62.17
Real estate loans secured by farmland	24,951	21,468	24,876	16,039		16.22	171.35
Total investment securities	13,373,127	11,625,131	9,241,078	8,801,932		15.04	38.51
U.S. Treasury securities	508	1,600	493	1,000		-68.25	-48.94
US agency securities (excluding mortgage-backed securities)	0	0	34,958	25,009			
Municipal securities	397,226	276,397	323,226	466,874		43.72	-36.03
Mortgage-backed securities	12,890,618	11,276,385	8,830,945	8,253,229		14.32	43.71
Asset-backed securities	0	0	0	0			
Other debt securities	760	760	15,062	735		0.00	-82.78
Mutual funds and equity securities	84,015	69,989	36,394	55,085		20.04	44.12
Available-for-sale securities	13,050,665	11,269,643	8,857,120	8,345,984		15.80	43.99
U.S. Treasury securities	508	1,600	493	1,000		-68.25	-48.94
US agency securities (excluding mortgage-backed securities)	0	0	34,958	25,009			
Municipal securities	167,980	1,861	2,864	27,080		8926.33	195.65
Mortgage-backed securities	12,881,705	11,265,710	8,818,333	8,237,338		14.34	44.04
Asset-backed securities	0	0	0	0			
Other debt securities	472	472	472	472		0.00	-88.63
Mutual funds and equity securities	0	0	0	55,085			-100.00
Held-to-maturity securities appreciation (depreciation)	26,897	20,985	11,913	18,242		28.17	-14.13
Available-for-sale securities appreciation (depreciation)	440,814	138,149	-95,271	-47,497		219.09	1056.72
Structured notes, fair value	0	0	0	0			
Pledged securities	11,066,707	8,830,693	8,007,375	7,316,198		25.32	56.30

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**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	2,544,232	1,855,384	3,712,189	1,947,966		37.13	51.73
NOW, ATS and transaction accounts	7,057,282	5,196,148	2,812,031	1,396,011		35.82	611.36
Time deposits less brokered deposits) < \$250K	-1,017,890	41,916	356,412	-633,487			
MMDA and other savings accounts	24,588,877	18,356,736	16,640,810	16,632,551		33.95	53.68
Other non-interest-bearing deposits	0	0					
Core deposits	33,172,501	25,450,184	23,521,442	19,343,041		30.34	69.99
Time deposits of \$250K or more	812,544	790,593	757,043	797,168		2.78	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	1,482,029	3,804,231	1,015,085	574,963		-61.04	22.11
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	260,356	4,631,125	6,284,171	5,219,914		-94.38	-94.62
Other borrowings w/remaining maturity over 1 year	1,682,971	27,056	24,390	34,898		6120.32	4342.90
Brokered deposits < \$250K	2,177,927	1,418,984	1,007,875	1,937,186		53.48	
Noncore funding	6,415,827	10,671,989	9,088,564	8,564,129		-39.88	-16.21
Trading liabilities	249,030	55,151	186,784	37,410		351.54	141.80
Subordinated notes and debentures + trust preferred securities	276,005	275,923	275,913	144,677		0.03	21.94
Other liabilities	1,328,260	1,006,515	696,637	782,774		31.97	82.77
Total liabilities	41,441,623	37,459,762	33,769,340	28,872,031		10.63	46.81
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	5	5	5	4		0.00	25.00
Common surplus	1,368,062	1,350,995	1,334,030	1,035,895		1.26	39.31
Retained earnings	3,973,675	3,729,778	3,369,654	3,048,487		6.54	46.95
Accumulated other comprehensive income	335,868	104,923	-72,585	-36,174		220.11	1455.88
Other equity capital components	-411,344	-329,906	-198,995	-552,845			
Total holding company equity capital	5,266,266	4,855,795	4,432,109	3,495,367		8.45	63.01
Noncontrolling (minority) interest in subsidiaries	25,295	8,124	10,936	22,967		211.36	-31.79
Total equity capital, including minority interest	5,291,561	4,863,919	4,443,045	3,518,334		8.79	61.94
Total liabilities and capital	46,733,184	42,323,681	38,212,385	32,390,365		10.42	48.38
<b>Memoranda</b>							
Non-interest-bearing deposits	2,544,232	1,855,384	3,712,189	1,947,966		37.13	51.73
Interest-bearing deposits	33,618,740	25,804,377	21,574,171	20,129,429		30.28	73.29
Total deposits	36,162,972	27,659,761	25,286,360	22,077,395		30.74	71.57
Long-term debt that reprices within 1 year	71,016	70,967	0	0		0.07	-73.65
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	4,855,795	4,432,109	3,495,367	3,274,854			
Accounting restatements	-46,696	2,862	0	0			
Net income	435,030	500,758	445,646	334,644			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	11,459	15,537	4,141	27,970			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	75,830	129,483	53,465	7,403			
Changes incident to business combinations	0	0	701,310	0			
Less: Dividends declared	144,437	143,496	127,188	116,041			
Change in other comprehensive income	230,945	177,508	-33,702	-18,657			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	5,266,266	4,855,795	4,432,109	3,495,367			

BHC Name

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### Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Real estate loans	25.10	36.22	27	26.07	37.78	30	29.58	37.19	36	27.03	35.54	33			
Commercial and industrial loans	20.47	13.52	84	20.80	12.02	84	21.71	12.85	83	21.32	12.62	82			
Loans to individuals	0.85	3.40	37	1	4.20	34	1.11	4.31	35	1.38	4.47	42			
Loans to depository institutions and acceptances of other banks	0.02	0.03	82	0.02	0.04	77	0.02	0.05	75	0.03	0.06	73			
Agricultural loans	0.01	0.19	36	0.02	0.24	41	0.04	0.30	49	0.07	0.21	61			
Other loans and leases	3.29	4.63	51	3.88	5.01	48	4.61	5	54	3.79	5.10	41			
Net loans and leases	48.80	61.58	17	51.22	63.77	18	56.42	63.98	23	52.82	62.73	22			
Debt securities over 1 year	27.25	15.55	92	26.14	14.60	92	22.58	14.63	86	25.22	14.83	88			
Mutual funds and equity securities	0.18	0.05	85	0.17	0.06	83	0.10	0.06	73	0.17	0.06	80			
Subtotal	76.23	78.16	27	77.52	79.65	25	79.09	79.97	26	78.21	79.31	27			
Interest-bearing bank balances	0.69	7.51	4	1.14	3.06	29	1.03	3.04	29	5.21	3.46	74			
Federal funds sold and reverse repos	0.04	0.82	68	0.02	1.57	61	0.02	1.66	59	0.02	1.81	57			
Debt securities 1 year or less	1.18	1.68	48	1.16	1.91	48	1.51	1.96	61	1.78	1.86	63			
Trading assets	11.31	1.01	93	6.68	1.19	88	6.21	1.33	87	4.03	1.34	84			
Total earning assets	89.45	91.05	26	86.52	89.53	17	87.85	89.74	28	89.26	89.84	39			
Non-interest cash and due from depository institutions	1.85	1.07	93	2.14	1.14	96	2.48	1.21	96	2.25	1.22	96			
Other real estate owned	0.06	0.02	84	0.04	0.03	65	0.03	0.04	56	0.03	0.05	49			
All other assets	8.71	7.82	65	11.34	9.27	74	9.67	8.98	60	8.50	8.86	45			
<b>Memoranda</b>															
Short-term investments	1.91	11.17	4	2.32	7.63	32	2.56	7.80	35	7.02	8.69	61			
U.S. Treasury securities	0	0.84	34	0	1.03	30	0	1.04	31	0	1.02	30			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0	0.54	13	0.09	0.69	35	0.08	0.75	36			
Municipal securities	0.85	1.69	50	0.65	1.34	46	0.85	1.62	47	1.44	1.60	56			
Mortgage-backed securities	27.58	11.75	96	26.64	11.44	97	23.11	11.13	95	25.48	11.06	95			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0	0.42	23	0	0.39	21	0.04	0.41	43	0	0.38	25			
Loans held-for-sale	0.51	0.52	62	0.42	0.39	65	0.38	0.30	68	0.66	0.33	79			
Loans held for investment	49.12	61.72	17	51.29	63.50	19	56.57	63.93	25	52.87	62.63	23			
Real estate loans secured by 1-4 family	5.59	11.91	24	5.62	13.29	23	6.61	13.46	24	6.95	13.44	27			
Revolving	0.84	1.66	34	1.02	2.07	35	1.07	2.27	36	1	2.40	35			
Closed-end, secured by first liens	4.53	9.81	25	4.34	10.69	23	5.14	10.57	26	5.45	10.35	27			
Closed-end, secured by junior liens	0.21	0.22	63	0.26	0.28	61	0.39	0.31	67	0.50	0.34	70			
Commercial real estate loans	19.46	22.22	40	20.41	22.23	46	22.91	21.58	52	20.03	19.88	50			
Construction and land development	2.88	3.40	49	3.49	3.44	56	3.62	3.51	55	3.44	3.25	57			
Multifamily	2.68	3.12	53	2.65	3.01	51	2.75	2.72	61	2.17	2.54	51			
Nonfarm nonresidential	13.90	14.72	44	14.27	14.69	48	16.53	14.44	57	14.43	13.30	55			
Real estate loans secured by farmland	0.05	0.33	44	0.05	0.36	44	0.07	0.41	47	0.05	0.32	48			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	50.58	57.15	34	50.42	57.46	38	51.93	56.49	42	50.50	54.84	43			
Real estate loans secured by 1-4 family	11.25	19.43	24	10.86	20.75	22	11.60	21.10	21	12.98	21.45	24			
Revolving	1.70	2.64	41	1.97	3.15	38	1.88	3.50	36	1.86	3.77	33			
Closed-end	9.56	16.59	26	8.90	17.39	21	9.72	17.39	20	11.12	17.41	29			
Commercial real estate loans	39.22	34.63	54	39.46	33.52	55	40.22	32.14	59	37.42	29.99	56			
Construction and land development	5.81	5.26	59	6.75	5.09	68	6.36	5.20	63	6.42	4.90	65			
1-4 family	0.36	0.93	37	0.36	0.94	41	0.62	1.02	49	0.35	0.89	43			
Other	5.45	4.19	65	6.39	4.02	75	5.74	4.05	69	6.07	3.90	78			
Multifamily	5.41	4.96	62	5.13	4.69	65	4.84	4.10	66	4.05	3.84	59			
Nonfarm nonresidential	28	22.93	62	27.59	22.15	62	29.02	21.40	65	26.95	20.03	65			
Owner-occupied	12.85	7.68	80	8.52	7.72	57	8.70	8.03	55	8.03	7.58	55			
Other	15.15	14.95	48	19.07	14.34	69	20.32	13.38	75	18.92	12.45	77			
Real estate loans secured by farmland	0.11	0.54	46	0.10	0.55	46	0.11	0.63	49	0.09	0.51	49			
Loans to depository institutions and acceptances of other banks	0.03	0.06	80	0.05	0.11	76	0.04	0.12	73	0.05	0.17	72			
Commercial and industrial loans	41.24	22.17	93	40.23	19.53	91	38.12	20.32	87	39.83	20.53	89			
Loans to individuals	1.72	6.13	42	1.94	7.13	41	1.94	7.36	36	2.58	7.61	44			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Agricultural loans	0.02	0.32	37	0.05	0.37	44	0.06	0.46	50	0.14	0.33	62			
Other loans and leases	6.63	9.09	55	7.51	9.85	52	8.09	9.66	56	7.07	10.32	47			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	280.25	381.27	30	288.93	391.26	33	317.17	379.80	40	264.87	366.85	32			
Real estate loans secured by 1-4 family	62.36	125.03	26	62.24	138.18	25	70.86	137.84	26	68.09	138.55	26			
Revolving	9.41	17.42	35	11.26	21.26	33	11.50	23.33	33	9.78	25.05	30			
Closed-end	52.96	106.14	26	50.97	115.20	23	59.36	112.79	24	58.31	111.69	26			
Commercial real estate loans	217.29	234.65	45	226.13	229.44	48	245.61	219.72	53	196.30	204.45	48			
Construction and land development	32.17	35.62	49	38.66	34.95	58	38.84	35.36	57	33.69	32.91	55			
1-4 family	1.99	6.34	35	2.07	6.61	39	3.80	7.04	46	1.83	6.16	40			
Other	30.18	28.16	55	36.59	27.32	66	35.05	27.26	62	31.86	26.01	60			
Multifamily	29.96	32.74	55	29.39	31.04	56	29.53	27.85	61	21.23	25.95	50			
Nonfarm nonresidential	155.17	155.06	50	158.08	152.10	49	177.23	147.22	57	141.37	137.03	54			
Owner-occupied	71.22	52.37	67	48.80	53.07	50	53.16	54.89	55	42.14	51.62	45			
Other	83.95	100.54	38	109.27	97.41	57	124.08	91.80	64	99.23	84.09	61			
Real estate loans secured by farmland	0.60	3.44	43	0.56	3.60	43	0.70	4.02	47	0.49	3.31	47			
Loans to depository institutions and acceptances of other banks	0.19	0.28	82	0.26	0.44	77	0.23	0.54	75	0.25	0.68	73			
Commercial and industrial loans	228.50	139.91	88	230.51	122.02	87	232.77	128.82	87	208.92	126.55	81			
Loans to individuals	9.51	37.47	39	11.13	43.51	36	11.86	42.67	35	13.56	44.83	40			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans	0.13	1.88	37	0.26	2.18	42	0.38	2.72	50	0.73	1.88	62			
Other loans and leases	36.71	49.54	52	43.02	52.44	56	49.38	51.79	58	37.09	52.78	39			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	26.56	27.32	48	31.02	26.45	58	31.87	24.79	63	29.39	23.09	62			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	147.17	183.76	36	177.74	178.57	48	194.65	167.93	55	154.15	156.17	51			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	218.38	240.85	44	226.54	236.10	47	247.81	225.98	52	196.30	210.40	48			

BHC Name

City/State

# Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Short-term investments	1.91	11.17	4	2.32	7.63	32	2.56	7.80	35	7.02	8.69	61			
Liquid assets	41.39	26.22	86	36.52	22.44	84	32.78	22.72	79	36.79	24.04	81			
Investment securities	28.62	17.85	86	27.47	16.99	88	24.18	17.27	82	27.17	17.35	86			
Net loans and leases	48.80	61.58	17	51.22	63.77	18	56.42	63.98	23	52.82	62.73	22			
Net loans, leases and standby letters of credit	50.97	62.48	16	53.55	64.84	19	58.92	65.07	24	55.52	63.89	21			
Core deposits	70.98	70.67	36	60.13	63.09	30	61.55	62.13	37	59.72	61.26	34			
Noncore funding	13.73	14.13	63	25.22	19.36	71	23.78	21.34	63	26.44	22.32	68			
Time deposits of \$250K or more	1.74	2.11	48	1.87	2.94	31	1.98	2.89	34	2.46	2.57	55			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	3.17	1.47	82	8.99	1.94	91	2.66	1.97	73	1.78	2.23	57			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	3.13	0.54	91	8.97	0.48	99	2.64	0.54	87	1.75	0.73	72			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.56	1.24	47	10.94	3.01	94	16.45	3.67	97	16.12	3.96	96			
Earning assets that reprice within 1 year	33.91	39.38	34	39.33	39.29	47	42.42	40.29	56	33.90	41.61	24			
Interest-bearing liabilities that reprice within 1 year	3.15	8.20	14	3.48	10.19	11	3.36	10.01	13	3.77	8.46	21			
Long-term debt that reprices within 1 year	0.15	0.47	61	0.17	0.96	54	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	30.61	29.11	50	35.68	26.63	75	39.06	27.38	78	30.13	29.77	47			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	15.49	3.20	82	29.51	14.45	85	26.83	16.62	78	24.82	17.03	77			
Net short-term noncore funding dependence	10.10	-4.76	89	27.13	3.38	97	24.50	4.66	94	21.74	4.83	91			
Short-term investment / Short-term noncore funding	19.84	184.19	6	9.95	77.77	8	11.65	66.46	13	29.21	74.86	35			
Liquid assets - short-term noncore funding / Nonliquid assets	54.22	28.18	87	20.73	16.97	67	16.12	16.04	62	20.17	18.16	66			
Net loans and leases / Total deposits	63.06	79.43	13	78.37	90.31	22	85.25	90.08	33	77.49	90.14	22			
Net loans and leases / Core deposits	68.75	88.34	14	85.17	103.93	21	91.65	105	31	88.44	105.65	28			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.69	1.57	39	0.58	0.72	52	0.35	-0.82	90	0.59	-0.31	89			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	11.36	4.31	92	3.83	1.36	90	-2.84	-1.98	26	-1.54	-0.77	32			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	1.78	11.38	45	2.46	12.67	41	3.76	16.19	33	5.18	15.76	39			
Available-for-sale securities	97.59	87.23	56	96.94	85.40	56	95.85	81.88	67	94.82	84.24	60			
U.S. Treasury securities	0	4.72	34	0.01	6.15	25	0.01	6.99	30	0.01	6.96	28			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0	3.49	13	0.38	4.02	30	0.28	4.42	32			
Municipal securities	2.97	9.83	40	2.38	7.75	36	3.50	9.16	41	5.30	9.31	48			
Mortgage-backed securities	96.39	66.64	92	97	67.43	96	95.56	65.45	93	93.77	65.34	90			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	0.01	3.01	21	0.01	2.94	21	0.16	2.79	37	0.01	2.57	24			
Mutual funds and equity securities	0.63	0.35	75	0.60	0.40	67	0.39	0.42	60	0.63	0.51	65			
Debt securities 1 year or less	4.13	10.55	26	4.23	11.86	29	6.24	11.91	43	6.56	11.79	41			
Debt securities 1 to 5 years	8.35	17.03	39	18.42	17.94	59	18.92	19.18	59	22.13	18.80	63			
Debt securities over 5 years	86.89	69.86	70	76.75	66.02	56	74.45	64.73	53	70.68	64.73	47			
Pledged securities	82.75	35.67	96	75.96	30.57	97	86.65	33.30	99	83.12	34.58	99			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-9.34	183.32	9	0.68	26.69	40	-57.03	6.77	1	4.22	19.19	46			
Investment securities	15.04	23.62	40	25.80	11.75	80	4.99	9.42	55	-4.88	8.45	16			
Core deposits	30.34	26.88	71	8.20	11.23	50	21.60	7.29	88	-7.36	12.19	6			
Noncore funding	-39.88	-12.18	18	17.42	6.59	76	6.12	10.67	47	14.32	5.59	70			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	13,964,662	13,942,904	14,850,981	12,172,615	
Commit: Secured commercial real estate loans	2,535,651	2,439,498	2,848,352	2,171,753	
Commit: Unsecured real estate loans	13,301	5,972	58,065	14,336	
Credit card lines (reported semiannually, June/Dec)	8,172	48,775	11,912	0	
Securities underwriting	0	2,648	1,601	314	
Standby letters of credit	1,012,872	989,368	958,655	876,369	
Commercial and similar letters of credit	5,380	1,185	2,844	3,232	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	15,255	6,401	348	236	
Credit derivatives - notional amount (holding company as beneficiary)	3,622	680	79	377	
Credit derivative contracts w/ purchased credit protection-investment grade	3,622	680	79	236	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	175,159,423	137,984,278	55,683,205	34,092,692	
Written options contracts (interest rate)	1,132,292	541,985	482,803	494,580	
Purchased options contracts (interest rate)	668,320	353,074	287,962	220,109	
Interest rate swaps	5,527,298	4,406,809	3,687,338	2,947,669	
Futures and forward foreign exchange	673,224	422,038	368,744	258,648	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	1,529,540	717,956	591,410	585,195	
Written options contracts (commodity and other)	1,507,184	775,473	580,881	601,332	
Purchased options contracts (commodity and other)	1,507,436	775,473	580,880	601,332	
Commodity and other swaps	3,035,026	2,181,630	1,373,878	870,187	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	29.88	22.01	79	32.94	23.52	80	38.86	24.05	84	37.58	24.03	83			
Standby letters of credit	2.17	0.71	90	2.34	0.84	89	2.51	0.92	89	2.71	0.96	88			
Commercial and similar letters of credit	0.01	0.02	63	0	0.02	48	0.01	0.02	50	0.01	0.03	50			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0.03	0.35	56	0.02	0.42	56	0	0.52	56	0	0.30	56			
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.30	58	0	0.52	55	0	0.75	58	0	0.55	58			
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.25	68	0	0.30	67	0	0.52	65	0	0.19	69			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	408.15	48.62	93	350.06	68.47	91	166.54	65.81	88	125.57	75.35	85			
Interest rate contracts	390.49	34.36	93	338.55	47.31	92	157.39	43.84	91	116.56	53.66	88			
Interest rate futures and forward contracts	374.81	6.21	99	326.02	10.67	97	145.72	11.40	93	105.26	13.82	88			
Written options contracts (interest rate)	2.42	2.18	72	1.28	2.47	67	1.26	2.16	68	1.53	2.60	69			
Purchased options contracts (interest rate)	1.43	1.46	75	0.83	2.65	65	0.75	2.32	65	0.68	2.37	59			
Interest rate swaps	11.83	20.83	44	10.41	28.86	38	9.65	26.74	40	9.10	25.60	37			
Foreign exchange contracts	1.44	6.01	73	1	10.12	69	0.96	10.92	69	0.80	9.40	66			
Futures and forward foreign exchange contracts	1.44	3.47	77	1	5.23	75	0.96	5.22	73	0.80	4.53	71			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	16.22	1.86	92	10.52	3.32	88	8.18	4.08	88	8.21	3.81	87			
Commodity and other futures and forward contracts	3.27	0.14	93	1.70	0.19	92	1.55	0.25	91	1.81	0.30	89			
Written options contracts (commodity and other)	3.23	0.52	90	1.83	0.98	87	1.52	1.48	87	1.86	1.21	88			
Purchased options contracts (commodity and other)	3.23	0.37	92	1.83	0.94	88	1.52	1.29	87	1.86	1.12	88			
Commodity and other swaps	6.49	0.32	94	5.15	0.38	94	3.60	0.40	93	2.69	0.29	91			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	59.29	42.82	77	62.65	45.53	76	78.72	44.93	83	70	46.60	77			

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts	190,739,743	148,158,716	63,637,101	40,671,744	
Interest rate contracts	182,487,333	143,286,146	60,141,308	37,755,050	
Foreign exchange contracts	673,224	422,038	368,744	258,648	
Equity, commodity, and other contracts	7,579,186	4,450,532	3,127,049	2,658,046	
<b>Derivatives Position</b>					
Futures and forwards	177,362,187	139,124,272	56,643,359	34,936,535	
Written options	2,639,476	1,317,458	1,063,684	1,095,912	
Exchange-traded	399,770	152,752	91,941	187,882	
Over-the-counter	2,239,706	1,164,706	971,743	908,030	
Purchased options	2,175,756	1,128,547	868,842	821,441	
Exchange-traded	353,167	154,064	129,272	218,856	
Over-the-counter	1,822,589	974,483	739,570	602,585	
Swaps	8,562,324	6,588,439	5,061,216	3,817,856	
Held for trading	188,604,857	146,013,102	62,570,260	39,709,773	
Interest rate contracts	180,352,447	141,140,532	59,074,467	36,793,079	
Foreign exchange contracts	673,224	422,038	368,744	258,648	
Equity, commodity, and other contracts	7,579,186	4,450,532	3,127,049	2,658,046	
Non-traded	2,134,886	2,145,614	1,066,841	961,971	
Interest rate contracts	2,134,886	2,145,614	1,066,841	961,971	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	188,062,564	1,970,373	1,182,152	39,503,218	
One year or less	180,733,157	1,431,516	288,544	35,924,827	
Over 1 year to 5 years	5,406,694	493,096	539,379	2,522,605	
Over 5 years	1,922,713	45,761	354,229	1,055,786	
Gross negative fair value (absolute value)	908,639	317,434	396,117	172,489	
Gross positive fair value	981,050	338,066	393,557	171,526	
Held for trading	944,319	326,254	383,854	165,255	
Non-traded	36,731	11,812	9,703	6,271	
Current credit exposure on risk-based capital derivative contracts	969,190	8,037	8,286	196,215	
Credit losses on derivative contracts	-19	-60	-234	-503	
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

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## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	95.67	94.10	32	96.71	93.44	38	94.51	92.91	36	92.83	92.20	35			
Foreign exchange contracts	0.35	3.49	58	0.28	3.20	50	0.58	3.39	51	0.64	3.53	53			
Equity, commodity, and other contracts	3.97	1.17	82	3	1.64	76	4.91	1.93	80	6.54	1.94	84			
<b>Futures and forwards</b>															
Futures and forwards	92.99	14.05	97	93.90	13.49	97	89.01	12.78	97	85.90	13.23	95			
<b>Written options</b>															
Written options	1.38	8.18	28	0.89	5.91	23	1.67	6.60	34	2.69	6.68	42			
<b>Exchange-traded</b>															
Exchange-traded	0.21	0.14	85	0.10	0.15	86	0.14	0.23	84	0.46	0.27	85			
<b>Over-the-counter</b>															
Over-the-counter	1.17	7.73	26	0.79	5.10	24	1.53	5.49	37	2.23	5.27	46			
<b>Purchased options</b>															
Purchased options	1.14	3.42	53	0.76	4.42	48	1.37	4.19	50	2.02	4.73	50			
<b>Exchange-traded</b>															
Exchange-traded	0.19	0.15	85	0.10	0.28	81	0.20	0.32	81	0.54	0.33	83			
<b>Over-the-counter</b>															
Over-the-counter	0.96	2.86	54	0.66	3.35	50	1.16	3.20	57	1.48	3.32	52			
<b>Swaps</b>															
Swaps	4.49	68.76	8	4.45	69.75	8	7.95	70.34	7	9.39	68.94	12			
<b>Held for trading</b>															
Held for trading	98.88	43.53	89	98.55	44.16	87	98.32	46.31	88	97.63	46.32	89			
<b>Interest rate contracts</b>															
Interest rate contracts	94.55	36.62	92	95.26	37.24	91	92.83	38.40	89	90.46	37.84	87			
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0.35	1.60	69	0.28	1.60	64	0.58	1.85	64	0.64	2.10	66			
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	3.97	0.68	86	3	0.83	83	4.91	1.14	84	6.54	1.01	89			
<b>Non-traded</b>															
Non-traded	1.12	56.47	10	1.45	55.84	12	1.68	53.69	11	2.37	53.68	10			
<b>Interest rate contracts</b>															
Interest rate contracts	1.12	53.82	12	1.45	52.22	13	1.68	50.60	15	2.37	51.23	16			
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	98.60	91.48	62	1.33	93.86	2	1.86	94.47	2	97.13	95.63	51			
<b>One year or less</b>															
One year or less	94.75	32.05	89	0.97	32.17	5	0.45	32.51	9	88.33	31.96	87			
<b>Over 1 year to 5 years</b>															
Over 1 year to 5 years	2.83	27.06	13	0.33	30.45	10	0.85	31.16	9	6.20	31.85	15			
<b>Over 5 years</b>															
Over 5 years	1.01	29.56	12	0.03	28.09	11	0.56	28.71	12	2.60	29.43	14			
<b>Gross negative fair value (absolute value)</b>															
Gross negative fair value (absolute value)	0.48	1.55	26	0.21	0.83	20	0.62	0.72	45	0.42	0.69	25			
<b>Gross positive fair value</b>															
Gross positive fair value	0.51	2.23	7	0.23	1.19	7	0.62	0.85	32	0.42	0.71	22			
<b>Percent of Tier 1 Capital</b>															
<b>Gross negative fair value, absolute value (X)</b>															
Gross negative fair value, absolute value (X)	0.23	0.07	89	0.09	0.06	87	0.12	0.06	87	0.06	0.06	81			
<b>Gross positive fair value (X)</b>															
Gross positive fair value (X)	0.25	0.09	89	0.09	0.07	84	0.12	0.06	87	0.06	0.06	80			
<b>Held for trading (X)</b>															
Held for trading (X)	0.24	0.07	89	0.09	0.06	86	0.11	0.05	87	0.05	0.05	82			
<b>Non-traded (X)</b>															
Non-traded (X)	0.01	0.02	52	0	0.01	52	0	0.01	46	0	0.01	45			
<b>Current credit exposure (X)</b>															
Current credit exposure (X)	0.25	0.06	90	0	0.05	21	0	0.04	25	0.06	0.04	84			
<b>Credit losses on derivative contracts</b>															
Credit losses on derivative contracts	0	0	0	0	0	1	-0.01	0	0	-0.02	0	0			
<b>Past Due Derivative Instruments Fair Value</b>															
<b>30-89 days past due</b>															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
<b>90+ days past due</b>															
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	2.98	0.85	90	0.03	0.73	21	0.03	0.53	23	0.77	0.53	81			

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### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	210,759	207,457	230,682	246,159	
Gross losses	79,399	50,977	43,583	25,599	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	9,011	10,074	10,414	9,612	
Net losses	70,388	40,903	33,169	15,987	
Provision for loan and lease losses	222,460	44,205	9,944	510	
Adjustments	25,809	0	0	0	
Ending balance	388,640	210,759	207,457	230,682	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.46	0.51	46	0.11	0.15	46	0.03	0.14	16	0	0.16	13			
Provision for loan and lease losses / Average loans and leases	0.94	0.82	65	0.20	0.24	52	0.05	0.24	17	0	0.28	11			
Provision for loan and lease losses / Net loan and lease losses	316.05	487.86	48	108.07	130.58	46	29.98	134.68	6	3.19	143.18	6			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.69	1.58	65	0.97	0.83	69	0.96	0.90	60	1.35	0.98	83			
Allowance for loan and lease losses / Total loans and leases	1.68	1.55	67	0.96	0.81	68	0.95	0.89	58	1.33	0.96	83			
Allowance for loan and lease losses / Net loans and leases losses (X)	5.52	11.58	39	5.15	8.03	55	6.25	7.54	59	14.43	8.39	82			
Allowance for loan and lease losses / Nonaccrual assets	165.60	299.17	25	116.47	218.72	30	127.08	214.03	33	122.79	178.03	32			
ALLL / 90+ days past due + nonaccrual loans and leases	120.17	244.34	21	72.42	151.73	20	76.79	160.51	19	71.71	136.22	23			
Gross loan and lease losses / Average loans and leases	0.34	0.34	61	0.23	0.28	52	0.23	0.30	50	0.15	0.33	31			
Recoveries / Average loans and leases	0.04	0.07	31	0.05	0.08	38	0.06	0.09	40	0.06	0.09	34			
Net losses / Average loans and leases	0.30	0.27	66	0.18	0.21	55	0.18	0.22	54	0.09	0.24	33			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	17.68	33.98	20	23.11	36.22	32	40.68	41.30	61	22.57	33.49	30			
Earnings coverage of net loan and lease losses (X)	11.17	22.91	49	16.50	24.40	54	17.35	21.75	57	32.45	19.67	80			

**Net Loan and Lease Losses By Type**

Real estate loans	0	0.04	15	-0.02	0.01	15	-0.03	0.02	12	0.05	0.02	75			
Real estate loans secured by 1-4 family	-0.06	0.01	8	-0.01	0.01	28	-0.01	0.01	20	0	0.03	33			
Revolving	0	0.01	46	0	0.02	33	-0.01	0.03	25	-0.01	0.09	21			
Closed-end	-0.07	0	4	-0.01	0	26	-0.02	0.01	20	0	0.02	45			
Commercial real estate loans	0.01	0.07	32	-0.02	0.01	8	-0.04	0.01	11	0.07	0.01	86			
Construction and land development	0.03	0	82	0.07	-0.01	90	-0.29	-0.03	4	-0.10	-0.02	13			
1-4 family	-0.01	0	10	-0.04	0	5	-0.06	-0.01	7	-0.07	0	6			
Other	0.04	0	86	0.12	-0.01	94	-0.23	-0.02	3	-0.04	-0.01	24			
Multifamily	0	0	58	0	0	56	0	0	58	0	-0.01	60			
Nonfarm nonresidential	0.01	0.11	26	-0.05	0.02	3	0.01	0.02	54	0.12	0.03	87			
Owner-occupied	0	0.02	40	-0.07	0.01	1	0.01	0.01	65	0.13	0.01	96			
Other	0.01	0.08	36	0.02	0.01	76	0	0.01	30	-0.01	0.01	17			
Real estate loans secured by farmland	0	0.02	13	0.01	0.01	81	0	0	50	0	0.01	47			
Commercial and industrial loans	0.71	0.47	77	0.45	0.37	70	0.41	0.31	70	0.13	0.39	33			
Loans to individuals	0.59	1.13	36	0.76	1.17	43	0.68	1.16	42	0.59	1.25	35			
Credit card loans		2.92			3.11			2.92			2.92				
Agricultural loans	0	0.19	35	0	0.08	37	0	0.15	38	-0.09	0.18	3			
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.02	0.15	47	0	0.15	10	0	0.14	17	0	0.15	23			

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	76,790	67,644	77,595	61,520	
90+ days past due loans and leases	88,719	110,086	106,899	133,822	
Nonaccrual loans and leases	234,693	180,951	163,247	187,874	
Total past due and nonaccrual loans and leases	400,202	358,681	347,741	383,216	
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	42,683	23,327	25,322	21,034	
Restructured 90+ days past due	30,629	41,069	35,317	39,541	
Restructured nonaccrual	35,382	39,198	79,626	52,324	
Total restructured loans and leases	108,694	103,594	140,265	112,899	
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	78,464	28,056	25,870	13,419	
Other real estate owned	25,722	15,019	11,347	10,714	
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.33	0.39	52	0.31	0.43	42	0.36	0.44	42	0.35	0.47	41			
90+ days past due loans and leases	0.38	0.12	85	0.50	0.15	86	0.49	0.17	85	0.77	0.20	86			
Nonaccrual loans and leases	1.01	0.66	82	0.83	0.51	81	0.75	0.54	77	1.08	0.63	88			
90+ days past due and nonaccrual loans and leases	1.39	0.85	83	1.33	0.71	87	1.24	0.75	84	1.86	0.88	91			
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0.18	0.01	97	0.11	0.01	94	0.12	0.02	93	0.12	0.02	93			
90+ days past due restructured	0.13	0.01	96	0.19	0.01	96	0.16	0.01	96	0.23	0.01	96			
Nonaccrual restructured	0.15	0.13	63	0.18	0.14	67	0.37	0.16	86	0.30	0.20	75			
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.33	0.40	52	0.31	0.43	42	0.36	0.44	42	0.35	0.47	41			
90+ days past due assets	0.38	0.12	85	0.50	0.15	86	0.49	0.18	85	0.77	0.20	86			
Nonaccrual assets	1.01	0.67	81	0.83	0.53	81	0.75	0.57	74	1.08	0.64	87			
30+ days past due and nonaccrual assets	1.73	1.29	75	1.64	1.19	79	1.60	1.26	74	2.21	1.39	83			
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.69	0.52	78	0.69	0.44	82	0.71	0.48	79	0.99	0.54	84			
90+ days past due and nonaccrual assets + other real estate owned	0.75	0.55	78	0.72	0.48	80	0.74	0.52	78	1.03	0.59	84			
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.88	0.60	80	0.68	0.53	67	0.68	0.60	61	0.84	0.72	65			
Allowance for loan and lease losses	106.06	66.66	82	136.85	115.41	70	125.86	118.28	60	118.16	129.01	49			
Equity capital + allowance for loan and lease losses	7.29	4.97	80	5.69	4.28	73	5.63	4.79	64	7.32	5.78	72			
Tier 1 capital + allowance for loan and lease losses	9.65	6.05	84	7.55	5.65	74	7.33	6.16	63	8.25	7.35	61			
Loans and leases + other real estate owned	1.78	0.97	88	1.32	0.85	84	1.20	0.96	70	1.57	1.15	78			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.59	0.39	78	0.50	0.38	71	0.60	0.42	76	0.63	0.44	76			
90+ days past due .....	0.74	0.16	89	0.97	0.16	89	0.94	0.22	88	1.52	0.26	89			
Nonaccrual .....	0.68	0.76	50	0.70	0.46	75	0.75	0.57	73	0.81	0.69	67			
Commercial and industrial															
30–89 days past due .....	0.06	0.23	18	0.11	0.31	24	0.12	0.30	26	0.08	0.32	18			
90+ days past due .....	0.02	0.03	61	0.04	0.05	62	0.01	0.05	42	0.01	0.05	38			
Nonaccrual .....	1.58	0.75	87	1.18	0.83	71	0.95	0.76	67	1.69	0.93	82			
Individuals															
30–89 days past due .....	0.29	0.83	21	0.10	0.83	15	0.07	0.84	14	0.13	0.97	12			
90+ days past due .....	0	0.14	41	0	0.17	36	0	0.16	31	0	0.19	15			
Nonaccrual .....	0.07	0.28	36	0.05	0.17	41	0.04	0.23	26	0.04	0.24	31			
Depository institution loans															
30–89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due .....	0	0	46	0	0	49	0	0	47	0	0.05	44			
Nonaccrual .....	0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural															
30–89 days past due .....	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25			
90+ days past due .....	0	0	44	0	0	42	0	0	43	0	0	41			
Nonaccrual .....	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20			
Foreign governments															
30–89 days past due .....		0			0.07			0.01			0				
90+ days past due .....		0			0			0			0				
Nonaccrual .....		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due .....	0	0.18	33	0.14	0.20	57	0	0.17	24	0	0.20	26			
90+ days past due .....	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
Nonaccrual .....	0.24	0.15	73	0	0.13	15	0	0.14	17	0	0.10	18			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	2.58	0.65	93	2.06	0.67	90	1.82	0.71	92	1.74	0.74	91			
	90+ days past due	3.02	0.33	90	4.47	0.31	94	4.18	0.46	92	5.92	0.49	95			
	Nonaccrual	1.56	0.89	83	1.63	0.73	89	1.69	0.86	86	2.12	0.97	88			
Revolving	30-89 days past due	0.18	0.48	27	0.29	0.45	31	0.09	0.50	13	0.23	0.61	21			
	90+ days past due	0.05	0.03	75	0.08	0.05	77	0.01	0.05	55	0.01	0.07	48			
	Nonaccrual	1.23	1.13	70	0.66	1	50	0.51	1.17	40	0.55	1.17	43			
Closed-end	30-89 days past due	3	0.65	96	2.45	0.70	92	2.16	0.75	92	2	0.79	92			
	90+ days past due	3.55	0.38	91	5.43	0.35	94	4.99	0.53	93	6.91	0.57	95			
	Nonaccrual	1.62	0.87	84	1.85	0.70	90	1.92	0.84	88	2.39	0.96	88			
Junior lien	30-89 days past due	0.01	0.02	59	0.06	0.02	83	0.02	0.03	47	0.05	0.03	73			
	90+ days past due	0.02	0	93	0	0	29	0	0	60	0	0	22			
	Nonaccrual	0.09	0.04	78	0.13	0.04	88	0.14	0.06	80	0.16	0.07	78			
Commercial real estate	30-89 days past due	0.03	0.26	17	0.07	0.18	34	0.25	0.17	72	0.24	0.18	67			
	90+ days past due	0.08	0.02	88	0.01	0.03	50	0.01	0.03	54	0	0.04	36			
	Nonaccrual	0.42	0.62	45	0.44	0.23	79	0.48	0.28	76	0.36	0.34	60			
Construction and development	30-89 days past due	0.01	0.28	27	0.08	0.28	44	0.05	0.21	34	0	0.23	23			
	90+ days past due	0	0.01	35	0	0.02	33	0.05	0.02	83	0	0.03	26			
	Nonaccrual	0.06	0.41	36	1.33	0.20	92	1.83	0.19	96	0.19	0.24	54			
1-4 family	30-89 days past due	0	0.03	28	0.08	0.06	72	0.05	0.06	63	0	0.07	25			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0.04	0.03	76	0.04	0.02	79	0.02	0.02	66	0.16	0.03	91			
Other	30-89 days past due	0.01	0.22	35	0	0.20	15	0	0.13	14	0	0.13	29			
	90+ days past due	0	0	40	0	0.01	35	0.05	0.02	83	0	0.02	29			
	Nonaccrual	0.01	0.35	31	1.28	0.17	93	1.81	0.15	96	0.03	0.18	33			
Multifamily	30-89 days past due	0	0.09	22	0	0.08	19	0.03	0.10	50	0.05	0.07	62			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0.52	0.11	90	0.59	0.05	97	0	0.08	23	0	0.10	16			
Nonfarm non-residential	30-89 days past due	0.04	0.23	28	0.08	0.14	39	0.33	0.17	83	0.33	0.17	79			
	90+ days past due	0.12	0.02	88	0.01	0.03	55	0	0.03	21	0	0.04	42			
	Nonaccrual	0.48	0.80	43	0.20	0.28	42	0.26	0.30	49	0.45	0.38	58			
Owner Occupied	30-89 days past due	0.02	0.07	36	0.04	0.07	38	0.07	0.09	45	0	0.07	8			
	90+ days past due	0.04	0	92	0.01	0.01	66	0	0.01	25	0	0.02	52			
	Nonaccrual	0.10	0.27	21	0.12	0.16	51	0.17	0.17	59	0.35	0.21	73			
Other	30-89 days past due	0.02	0.14	36	0.04	0.07	48	0.26	0.07	89	0.33	0.09	89			
	90+ days past due	0.08	0.01	89	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0.38	0.44	53	0.07	0.10	52	0.10	0.13	57	0.10	0.14	52			
Farmland	30-89 days past due	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22			
	90+ days past due	0	0	45	0	0.01	42	0.03	0.01	89	0	0.06	38			
	Nonaccrual	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21			
Credit card	30-89 days past due		0.95			1.19			1.22			1.08				
	90+ days past due		0.63			0.78			0.73			0.75				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	956,723	1,021,094	1,135,040	483,054	
Retained earnings	4,058,381	3,729,778	3,369,654	3,048,487	
Accumulated other comprehensive income (AOCI)	335,868	104,923	-72,585	-36,174	
Common equity tier 1 minority interest	0	0	0	4,593	
Common equity tier 1 capital before adjustments/deductions	5,350,972	4,855,795	4,432,109	3,499,960	
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,133,192	1,142,051	1,148,170	461,153	
Accumulated other comprehensive income-related adjustments	335,868	104,923	-72,585	-36,174	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	3,881,912	3,608,821	3,356,524	3,074,981	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	3,881,912	3,608,821	3,356,524	3,074,981	
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	0	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	0	0	0	0	
<b>Tier 1 Capital</b>	3,881,912	3,608,821	3,356,524	3,074,981	
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	276,005	275,922	275,913	144,677	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	331,193	212,344	209,247	234,416	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				1,635	
Tier 2 capital before deductions	607,198	488,266	485,160	380,728	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	607,198	488,266	485,160	380,728	
Exited advanced approach tier 2 capital					
Total capital	4,489,110	4,097,087	3,841,684	3,455,709	
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	50,019,531	44,077,815	38,609,572	33,478,220	
Less: Deductions from common equity tier 1 capital	1,133,192	1,142,051	1,148,170	461,153	
Less: Other deductions	2,014,250	-73	-1,586	-789	
Total assets for leverage ratio	46,872,089	42,935,837	37,462,988	33,017,856	
Total risk-weighted assets	32,493,399	31,673,425	30,736,170	25,515,259	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	11.95	12.35	48	11.39	12.11	42	10.92	12.09	36	12.05	12.16	57			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	11.95	13.08	34	11.39	12.78	32	10.92	12.85	19	12.05	12.95	44			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	13.82	15.23	27	12.94	14.36	29	12.50	14.45	18	13.54	14.63	36			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	8.28	9.13	26	8.41	9.76	13	8.96	9.71	25	9.31	9.53	43			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	12,703	13,861	4,200	1,362		-8.35	1421.32
Other insurance activities income	12,703	13,861	4,200	1,362		-8.35	1421.32
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0					
Life insurance assets	398,970	389,879	381,608	316,498		2.33	31.53

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
<hr/>															
Insurance activities revenue / Adjusted operating income	0.67	0.41	76	0.78	0.47	78	0.27	0.47	65	0.09	0.55	47			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.34	11.03	43	10.21	11.51	46	10.71	10.22	51	9.57	9.84	47			
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)		71,868			81,269			80,972			81,142				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.15	0.75	82	0.19	1.39	79	0.21	1.79	79	0.25	1.54	77			

BHC Name

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## Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases	21,240	22,508	15,243	12,597	
Real estate loans	0	0	0	0	
Commercial and industrial loans	21,240	22,508	15,186	12,597	
Loans to depository institutions and other banks acceptances	0	0	57	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
<b>Debt securities</b>					
Debt securities	275	275	275	250	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	21,515	22,783	15,518	12,847	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0			
Non-interest-bearing deposits	0	0			

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases	-5.63	-2.40	47	47.66	22.48	84	21.01	7.24	71	171.43	21.19	89			
Total selected assets	-5.57	2.04	36	46.82	12.40	87	20.79	3.24	72	162.67	21.86	88			
Deposits		3.46			10.36			5			-0.77				

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	2,710,818	6,384,564	6,856,778	6,764,991		-57.54	-53.92
1-4 family residential loans	2,710,818	6,384,564	6,856,778	6,764,991		-57.54	-53.92
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	5.80	15.09	17.94	20.89	
1-4 family residential loans	5.80	15.09	17.94	20.89	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and Industrial loans	0	0	0	0	
All other loans and leases	0	0	0	0	
Asset-backed commercial paper conduits	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans	18.98	29.43	31.31	36.02	
Home equity lines	1.52	1.52	1.43	1.34	
Credit card receivables	0	0	0	0	
Auto loans and other consumer loans	1.50	1.45	1.37	1.80	
Commercial and industrial loans	36.85	31.10	28.95	28.62	
All other loans and leases	41.15	36.51	36.95	32.23	

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## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure	0	0	0		
1-4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	2.06	2.68	3.18	4.26	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	151,728	243,693	256,771	293,492		-37.74	-22.38
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	151,728	243,693	256,771	293,492		-37.74	-22.38
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	151,728	243,693	256,771	293,492		-37.74	-22.38
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	5.60	3.82	3.74	4.34	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	5.60	3.82	3.74	4.34	
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets percent of securitized assets	5.60	3.82	3.74	4.34	
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	4.43	3.50	3.37	3.82	
Home equity lines	0.18	0.29	0.09	0.23	
Credit card receivables					
Commercial and industrial loans	0.06	0.11	0.12	0.08	
All other loans and leases	0.03	0.08	0.20	0.20	
Total managed loans past due 30–89 days	0.88	1.10	1.17	1.47	
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	1.60	1.27	1.18	1.53	
Home equity lines	0.05	0.08	0.01	0.01	
Credit card receivables					
Commercial and industrial loans	0.02	0.04	0.01	0.01	
All other loans and leases	0.07	0	0.01	0	
Total managed loans past due 90+ days	0.34	0.39	0.37	0.55	
<b>Total Past Due Managed Assets</b>	<b>1.22</b>	<b>1.49</b>	<b>1.54</b>	<b>2.03</b>	
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.03	0	0	0	
Home equity lines	0	0	-0.01	-0.01	
Credit card receivables					
Commercial and industrial loans	0.71	0.45	0.41	0.13	
All other loans and leases	0.03	0.01	-0.01	0.08	
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.27</b>	<b>0.14</b>	<b>0.12</b>	<b>0.07</b>	

BHC Name

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**Parent Company Income Statement**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	179,140	344,007	426,071	150,149		-47.93	19.18
Dividends .....	175,000	340,000	425,000	150,000		-48.53	16.67
Interest .....	4,140	4,007	1,071	149		3.32	1244.16
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	25,050	9,325	12,800	17,500		168.63	
Dividends .....	25,050	9,325	12,800	17,500		168.63	
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Total income from subsidiaries .....	204,190	353,332	438,871	167,649		-42.21	35.85
Securities gains (losses) .....	0	0	0	0			
Other operating income .....	766	1,152	1,010	936		-33.51	-40.11
Total operating income .....	204,956	354,484	439,881	168,585		-42.18	35.21
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0			
Interest expense .....	11,554	11,501	8,946	8,239		0.46	
Other expenses .....	5,087	5,903	13,866	2,014		-13.82	114.37
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	16,641	17,404	22,812	10,253		-4.38	601.26
Income (loss) before taxes .....	189,921	340,213	413,967	158,332		-44.18	27.28
Applicable income taxes (credit) .....	-4,502	-4,516	-7,078	-4,305			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	194,423	344,729	421,045	162,637		-43.60	29.97
Equity in undistributed income of subsidiaries .....	240,607	156,029	24,601	172,007		54.21	73.13
Bank subsidiaries .....	276,217	166,797	37,515	181,552		65.60	106.06
Nonbank subsidiaries .....	-35,610	-10,768	-12,914	-9,545			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	435,030	500,758	445,646	334,644		-13.13	50.76
<b>Memoranda</b>							
Bank net income .....	451,217	506,797	462,515	331,552		-10.97	58.85
Nonbank net income .....	-10,560	-1,443	-114	7,955			
Subsidiary holding companys' net income .....	0	0	0	0			

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RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change		
									1-Year	5-Year	
<b>Assets</b>											
Investment in bank subsidiaries .....	5,144,582	92.72	4,680,854	91.11	4,303,759	91.18	3,255,912		9.91	87.29	
Common and preferred stock .....	5,079,336	91.55	4,602,977	89.59	4,236,654	89.76	3,255,912		10.35	84.92	
Excess cost over fair value .....	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds .....	65,204	1.18	65,220	1.27	65,228	1.38	0		-0.02		
Other receivables .....	42	0	12,657	0.25	1,877	0.04	0		-99.67		
Investment in nonbank subsidiaries .....	195,768	3.53	216,542	4.21	218,007	4.62	170,966		-9.59	5.10	
Common and preferred stock .....	195,768	3.53	216,542	4.21	218,007	4.62	170,966		-9.59	5.10	
Excess cost over fair value .....	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0				
Other receivables .....	0	0	0	0	0	0	0				
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0				
Common and preferred stock .....	0	0	0	0	0	0	0				
Excess cost over fair value .....	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0				
Other receivables .....	0	0	0	0	0	0	0				
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0				
Securities .....	17,821	0.32	16,215	0.32	13,083	0.28	16,185		9.90	-11.56	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0				
Cash and due from affiliated depository institution .....	183,806	3.31	214,780	4.18	167,093	3.54	205,876		-14.42	-34.86	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0			-100.00	
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	2,588				
Intangible assets .....	1,463	0.03	1,463	0.03	1,463	0.03	1,463		0.00	0.00	
Other assets .....	5,011	0.09	7,746	0.15	16,576	0.35	14		-35.31	6957.75	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0				
Total assets .....	5,548,451	100.00	5,137,600	100.00	4,719,981	100.00	3,653,004		8.00	71.41	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0				
Securities sold (repos) .....	0	0	0	0	0	0	0				
Commercial paper .....	0	0	0	0	0	0	0				
Other borrowings 1 year or less .....	0	0	0	0	0	0	0				
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0				
Subordinated notes and debentures .....	204,989	3.69	204,955	3.99	204,927	4.34	144,677		0.02		
Other liabilities .....	5,819	0.10	5,564	0.11	4,353	0.09	12,829		4.58	4.94	
Balance due to subsidiaries and related institutions .....	71,377	1.29	71,286	1.39	78,592	1.67	131		0.13	8468.67	
Total liabilities .....	282,185	5.09	281,805	5.49	287,872	6.10	157,637		0.13	4324.35	
Equity Capital .....	5,266,266	94.91	4,855,795	94.51	4,432,109	93.90	3,495,367		8.45	63.01	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0				
Common stock .....	5	0	5	0	5	0	4		0.00	25.00	
Common surplus .....	1,368,062	24.66	1,350,995	26.30	1,334,030	28.26	1,035,895		1.26	39.31	
Retained earnings .....	3,973,675	71.62	3,729,778	72.60	3,369,654	71.39	3,048,487		6.54	46.95	
Accumulated other comprehensive income .....	335,868	6.05	104,923	2.04	-72,585	-1.54	-36,174		220.11	1455.88	
Other equity capital components .....	-411,344	-7.41	-329,906	-6.42	-198,995	-4.22	-552,845				
Total liabilities and equity capital .....	5,548,451	100.00	5,137,600	100.00	4,719,981	100.00	3,653,004		8.00	71.41	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0				
Loans and advances from nonbank subsidiaries .....	71,016	1.28	70,967	1.38	70,986	1.50	0		0.07		
Notes payable to subsidiaries that issued TPS .....	71,016	1.28	70,967	1.38	70,986	1.50	0		0.07		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0				
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0				
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0				

BHC Name \_\_\_\_\_

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# Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Profitability</b>															
Net income / Average equity capital.....	8.52	7.29	63	10.93	9.68	69	11.57	10.40	65	9.84	7.61	73			
Bank net income / Average equity investment in banks.....	9.21	7.45	67	11.36	10.51	66	13.48	11.19	77	10.38	8.74	69			
Nonbank net income / Average equity investment in nonbanks.....	-5.39	9.75	4	-0.66	7.89	12	-0.06	7.10	11	4.68	4.73	50			
Subsidiary HCs net income / Average equity investment in sub HCs.....		7.01			8.55			8.78			6.82				
Bank net income / Parent net income.....	103.72	88.16	57	101.21	82.22	42	103.79	82.56	57	99.08	80.64	40			
Nonbank net income / Parent net income.....		3.59			5.93			3.78		2.38	7.76	61			
Subsidiary holding companies' net income / Parent net income.....		68.34			74			72.48			82.97				
<b>Leverage</b>															
Total liabilities / Equity capital.....	5.36	20.06	20	5.80	20.43	23	6.50	20.88	30	4.51	19.94	22			
Total debt / Equity capital.....	3.89	14.41	29	4.22	14.31	37	4.62	14.69	41	4.14	13.95	41			
Total debt + notes payable to subs that issued TPS / Equity capital.....	5.24	16.67	21	5.68	16.36	30	6.23	17.10	34	4.14	16.10	27			
Total debt + Loans guaranteed for affiliate / Equity capital.....	3.89	14.68	29	4.22	14.56	37	4.62	15.14	41	4.14	14.35	41			
Total debt / Equity capital – excess over fair value.....	3.89	14.52	29	4.22	14.51	37	4.62	14.81	41	4.14	14.10	41			
Long-term debt / Equity capital.....	3.89	13.56	29	4.22	13.04	38	4.62	13.37	41	4.14	12.69	42			
Short-term debt / Equity capital.....	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital.....	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital.....	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt.....	10.46	34.67	27	67.65	28.44	84	68.24	28.63	84	80.57	26.93	90			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	100.17	102.81	37	99.25	103.22	24	100.51	103.10	41	98.04	102.10	25			
Total investment in subs / Equity capital.....	101.41	110.16	31	100.86	111.07	30	102.02	112.48	36	98.04	111.30	14			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	0.02	0.47	36	-0.07	0.36	25	0.05	0.35	41	-0.20	0.52	25			
Equity investment in subs – equity cap / Net income-div (X).....	0.03	1.82	5		1.22		0.07	1.22	5		2.64				
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	130.04	136.59	54	223.12	177.68	73	297.97	162.34	90	136.89	141.81	55			
Cash from ops + noncash items + op expense / Op expense + dividend.....	140.10	147.24	57	222.45	190.27	72	286.23	174.91	86	142.81	148.20	55			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	80.77	134.08	16	129.64	116.34	66	74.14	103.19	22	133.62	92.33	74			
Pretax operating income + interest expense / Interest expense.....	1,743.77	2,016.32	71	3,058.12	1,968.54	82	4,727.40	2,898.75	84	2,021.74	1,909.25	78			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	1,462.03	1,539.23	69	2,364.46	1,632.83	76	4,312.55	1,369.37	90	1,995.06	1,547.94	78			
Dividends + interest from subsidiaries / Interest expense + dividends.....	130.90	150.43	48	227.96	210.80	66	322.38	188.90	85	134.90	172.51	45			
Fees + other income from subsidiaries / Salary + other expenses.....	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X).....		35.64			57.11			33.93			24.63				
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	3.31	3.85	54	4.07	2.64	68	3.31	2.61	57	5.33	3.24	67			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.10			0.04			0.24			0.10				
Nonaccrual.....		1.03			0.54			6.54			7.38				
Total.....		1.13			0.58			6.78			7.48				
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries.....	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Total.....	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0.54	2.66	72	0.64	5.62	64	0.63	5.50	61	0.47	5.68	56			
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets.....	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

BHC Name

City/State

## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	74.29	81.10	53	41.63	57.84	38	30.21	57.26	22	71.35	68.72	58			
Dividends declared / Net income .....	33.20	42.29	38	28.66	33.08	39	28.54	27.33	47	34.68	31.29	49			
Net income – dividends / Average equity.....	5.69	4.14	72	7.80	6.46	67	8.27	7.33	62	6.43	5.03	68			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	121.16	132.17	50	236.94	178.13	67	334.15	157.73	85	129.26	130.71	53			
Dividends from nonbank subsidiaries .....	17.34	3.41	89	6.50	7.53	71	10.06	7.13	81	15.08	12.57	82			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries .....	138.50	174.85	45	243.44	260.40	58	344.21	215.26	81	144.35	196.35	43			
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	38.78	60.28	31	67.09	66.55	50	91.89	60.71	84	45.24	59	38			
Interest income from bank subsidiaries.....	0.92	0.36	83	0.79	0.54	74	0.23	0.52	65	0.04	0.76	50			
Management and service fees from bank subsidiaries .....	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries .....	39.70	62.88	31	67.88	69.36	44	92.12	63.43	78	45.29	62.82	34			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		56.39			82.95			51.40		219.99	102.35	85			
Interest income from nonbank subsidiaries.....		7.38			20.25			18.56		0	8.11	24			
Management and service fees from nonbank subsidiaries .....		0.86			1.92			2.96		0	0.85	36			
Other income from nonbank subsidiaries.....		0.16			1.06			0.15		0	0.81	43			
Operating income from nonbank subsidiaries .....		79.84			150.41			99.33		219.99	165.35	81			
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	85.38	69.76	40	95.91	67.32	59	96.62	65.18	63	88.98	59.17	58			
Interest income from bank subsidiaries.....	2.02	0.63	84	1.13	0.80	73	0.24	0.92	65	0.09	0.94	51			
Management and service fees from bank subsidiaries .....	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries .....	87.40	82.20	28	97.04	78.80	45	96.86	74.20	46	89.06	69.23	42			
Dividends from nonbank subsidiaries .....	12.22	1.95	89	2.63	2.65	72	2.91	2.57	75	10.38	2.65	85			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries .....	12.22	4.70	84	2.63	7.29	63	2.91	7.64	66	10.38	9.99	74			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt .....	34.64	27.08	65	34.63	28.33	70	34.64	26.53	70	0	39.18	14			